

Report to the Community 2020

Gate District Phase I & II

The Commission is supporting two phases of Habitat for Humanity's single-family Gate District development. This central corridor project features energy-efficient, new construction homes that will be sold to low and moderate-income households. The homes will be built on vacant parcels that have been owned by St. Louis University for decades.



Mayor's Remarks

Investment with Impact

The events of this past year have served to remind us of the importance of home and how essential where we live is to our overall health and well-being. While I never could have predicted that we'd all be living through a global pandemic, I am especially proud of the foresight we had to commit ourselves in 2019 to funding our Affordable Housing Commission at its highest level since 2006. We know that children living in stable environments are more successful in school, workers are more productive in their jobs, and that decent and safe housing provides the foundation on which people become more self-sufficient, independent, and resilient.

Housing is typically the single greatest expenditure for most families. Our home is that space, whether rented, or owned, where we raise our family, welcome friends, and where we create the stories that become our lives. When communities lack the sufficient number of homes that people can afford, our citizens are forced to make hard choices. The choices people make often shortchange their family's health and welfare. Many end up paying a disproportionate part of their paycheck for housing, some move in with others in crowded homes, some choose to move into inadequate or unsafe conditions, and some move to under-resourced neighborhoods. Some people fall through the cracks.

Because of the important role that safe, decent housing plays in the making of a strong city, the voters of St. Louis rose up to create the Affordable Housing Trust Fund in 2001. The Trust Fund is a flexible, annually renewing source of funding that is awarded and distributed throughout St. Louis to support affordable housing services and to fill the financial gap in the creation and preservation of affordable housing. The advocates who fought for the Trust Fund understood the significant role sound housing policies have in growing individual and family financial security, stabilizing neighborhoods, lifting communities, and providing the housing stock that keeps the business community competitive.

The Affordable Housing Commission (AHC) is the appointed body that oversees the Trust Fund. Every year the Commission awards grants to non-profit and faith-based organizations and loans to housing developers working with community and housing organizations to fuel community-driven housing solutions. It is through this framework that the Trust Fund capitalizes on the financial strength, social commitment, brain trust, organizational muscle, and volunteer energy of our partner agencies.

In 2020, the Commission awarded \$5,831,000 to fund 48 programs that address an array of housing issues. These include home repair and weatherization programs, financial literacy courses to help families repair debt and build wealth, services and housing for homeless veterans, and providing shelter to women and children in need. The Commission also awarded long-term, low interest loans to six housing developments valued at \$25.6 million. These housing developments include three single family home construction projects that will expand home ownership for 19 low and moderate-income families, and three rental developments that will create 100 affordable rental homes and 15 market-rate apartments. When the Commission funds rental projects, Trust Fund dollars are only invested in the affordable units, and Trust Fund-assisted units remain affordable for the life of the unit, which is usually 30-years. Using this formula, an investment today yields long-term home affordability that will serve generations.

By relying on partnerships, the Affordable Housing Trust Fund leverages private dollars with faith-based commitments, capital campaigns, in-kind contributions, volunteer labor, and state and federal funds to create innovative housing solutions that transform City streets, breathe life back into old buildings, stabilize entire neighborhoods, and win back peoples' lives. Trust Fund dollars serve as a catalyst uniting government resources with the non-profit and for-profit sectors to make deep investments where they count. By attracting outside dollars, Commission-assisted projects return \$18.77 on every Trust Fund dollar invested. This multiplies the economic impact and reach of Trust Fund dollars in our City. Since the Commission was founded, it has awarded \$32.9 million into developing a total of 3,821 homes, of which 1,954 are affordable homes. These construction developments have invested a whopping \$650 million in the City of St. Louis.

The Pandemic has been a time of pain and uncertainty for so many St. Louisans. As the leader of the City, I am proud of how the Commission displayed fierce urgency in getting funds to people in need. The creators of the Affordable Housing Commission wisely built flexibility into the agency's ordinance. This gives the Commission the broad ability to address emerging and evolving housing needs. An example of this occurred this past Spring when so many people lost their incomes and could not pay their rent. The Commission came to the Department of Human Services' aid by helping to service a portion of the \$7.5 million emergency CARES Act funding providing rent and mortgage assistance to people impacted by COVID-19.

This past year has shown us how vulnerable we are and how we must continue to build resilience in our citizens and in our City. Safe, stable, and affordable housing are key to our strategic vision for ending poverty and building opportunity. When we invest in the basics, other aspects of life such as health outcomes, educational attainment, economic prosperity, and quality of life improve.

I want to express my deep appreciation to everyone who has provided food, housing, comfort or care to anyone suffering during this difficult time. I also want to recognize the Commission, under the leadership of Executive Director April Ford Griffin, for their commitment of time, wisdom, teamwork and passion. Their decisions build back our housing stock, improve our neighborhoods and impact people's lives. They make a difference. It is only by working together that we will secure the promise of a better future.

Sincerely,

Lyda Krewson

Mayor, City of St. Louis

Chairman's Remarks



Everyone needs a home. The price we pay for housing should not outstrip our incomes, yet for too many families, the price they pay for housing is far higher than the acceptable standard of 30 percent of household income. In fact, it is estimated that nearly one-quarter of St. Louis City residents are severely cost-burdened. This means they pay more than 50% of their monthly income on rent. When the rent consumes the greater share of household income, there's less left over to pay for life's other important expenses, such as food, healthcare, education, and transportation. When the rent consumes

the largest part of the paycheck, life suffers and families get pushed to the margins.

As Covid-19 swept across the country and into St. Louis causing government and businesses to shut down, we witnessed how vulnerable our community is – our brothers and our sisters, our neighbors, and our essential workers - to catastrophic housing deficiencies. While the pandemic didn't cause our housing problems, it exposed our weaknesses and showed us how we suffer as a community when there is a mismatch between available affordable housing, the population of our City, and household income.

The Affordable Housing Commission invests in the creation and preservation of affordable housing stock and affordable housing services throughout the City of St. Louis. We invest in affordable housing because the lack of it takes a toll on our City. The shortage of affordable housing that is available to low and moderate-income households puts a pervasive strain on households, it leads to overcrowding and unsafe conditions, and it shortchanges important societal outcomes such as the health and well-being, educational attainment, and quality of life of residents in our City. Investments we make in affordable housing in the City of St. Louis will always work in our favor. Decent, safe and affordable housing is critical to a functioning modern society.

The painful events of the past year show us how dependent we are on the well-being of our entire community and that interventions are needed to restore balance, safeguard our economy, protect our citizens, and preserve our quality of life. It is sobering to see how a virus smaller than one-100th the size of a piece of sand could send shock waves throughout all areas of life. Not only did it endanger human life, it affected our healthcare infrastructure, our schools, our housing market, our business community, our government and our economy. What started as health crisis turned into an unemployment crisis, a housing crisis, a homelessness crisis and an economic crisis.

Like many of you, I have found myself grasping for answers. This period has forced me to reflect on deep questions of the purpose of life, and what is important. I know I don't have all the answers. What I do know is that safe and stable housing are essential to human life. The strain of housing instability, and the shortage of affordable homes, the fear of becoming sick, and the threat of becoming homeless is tearing at families, and eroding our City. I also know the problem is too big to be addressed by a silver bullet, a single level of government, or a simple solution. A response must come from all of us. We need to put our philosophical, political and cultural differences aside and we need to put our pain into collective purpose and action. This means developing our citizenry's skill base for jobs of tomorrow, creating in-demand jobs with livable wages, providing the support network with adequate resources to foster self-sufficiency, and building the necessary affordable housing infrastructure so all St. Louisans have a safe, stable, and decent place to call home.

Derrick Thomas, AHC Chairman

Home Builder Representative

EXECUTIVE DIRECTOR'S *report*



The Affordable Housing Commission (AHC) awarded approximately \$6 million dollars in fiscal year 2020 due to a significant budget increase. This was the largest distribution of Trust Fund dollars in more than a decade, allowing AHC to increase the reach and scope of affordable housing services. AHC awards funds every year through a competitive process to a broad coalition of non-profit and faith-based agencies, neighborhood organizations and for-profit developers who expand the availability of affordable housing and provide affordable housing services to low and moderate income residents throughout the City of St. Louis.

The AHC Trust Fund derives its funding from a use tax paid by businesses on purchases of goods from outside the State of Missouri. By ordinance, all funds awarded by the Commission must benefit families and individuals with incomes at or below 80% of the area’s established median income. Forty percent of the funds must benefit families and individuals with incomes at or below 20% of the area’s established median income. A family of four earning \$16,580 a year would be considered at or below 20% of the area’s established median income.

We also meet other needs within the community and assist accessibility modifications for seniors and disabled community members, homeless prevention services that include, transitional housing and emergency shelters, financial assistance allocated towards home repair programs, amongst a host of other neighborhood revitalization movements. For example, projects funded in 2020 include the following:

- 134 new homes, including single-family homes and rental homes
- 146 home repair services, accessible home modifications for persons with disabilities and seniors
- 18,041 individuals received homeless prevention and shelter services
- Transitional housing and services for 1,639 individuals provided by local organizations
- Rent, mortgage and utility assistance for 1,522 households

Our partners bring private investment, capital campaign dollars, charitable contributions, philanthropic grants, endowments, state and federal funding, volunteer hours, and in-kind assistance to every project receiving Trust Fund dollars. Since 2003, the Trust Fund has invested \$32.9 million dollars into rental and for-sale housing projects creating 1,954 affordable homes. During this time, the Affordable Housing Trust Fund has emerged as a powerful tool for leveraging outside capital for maximum impact. Trust Fund projects have directly invested more than \$650 million into our community and produced more than 3,821 homes. For every Trust Fund dollar invested in affordable housing construction projects over this time period, a remarkable \$18.77 has been invested by outside public and private dollars.

We pledge to continue our efforts to be transparent and positive stewards of the public trust. We will work to support additional critical, innovative and strategic developments and programs in the coming years. I thank all the Affordable Housing Commissioners, our staff and supporters for remaining diligent, dedicated and focused on achieving our mission, while complying with all the Covid-19 health safety protocols this year. I also thank Mayor Krewson for her support, leadership, vision, and commitment to improving the quality of life for all of the individuals and families in the City of St. Louis.

Yours in community service,

April Ford Griffin
April Ford Griffin
Executive Director

Staff



Support Staff
Photo from left to right:
Sherrell Jacobs-Yancy,
Secretary II
Loretta Hiner,
Senior Housing Analyst
Paula R. Turner,
Account Clerk II
Tameka Brown,
Community Development Specialist II

2020 COMMISSIONERS



Derrick L. Thomas, Chair
Home Builder
Representative



Gail Brown
Licensed Realtor
Representative



Paula Foster
Tenant in subsidized/rent
assisted housing
Representative



Lenny Jones
Healthcare
Representative



James Clifford
Organized labor union
Representative



Steven Foelsch
Disabled Community
Representative



Jamie Boyer
At-Large Representative



Deanetta James
Affordable Housing
Advocate Representative



Marc Hirshman
Financial Industry
Representative



John J. Wuest
At-Large Representative

Thank You

Mayor Krewson and the City of St. Louis wish to thank those appointees who served the Commission with diligence and commitment during the time period covered by this report.



40 new, affordable homes came on line in 2020 as construction finished on Finney Place, a Trust Fund-assisted development in the Vandeventer neighborhood. The complex provides enriched services to build residents' skills and earning power. Finney Place leans on resident responsibilities and involvement. These photos show community bonding events that include welcome baskets upon move-in, a Toys for Tots event, a socially distanced Ice Cream Social, and a Resident Block Unit meeting.

Finney Place



2020 AFFORDABLE HOUSING *Projects*



With gap funding from the Commission, the historic Webster Middle School in Old North St. Louis will be preserved and converted into 45 energy efficient senior apartments with supportive services for residents. This \$11 million development also includes an adjacent new building featuring four villa-style homes. All of the apartments will remain affordable for 30 years.

Webster School Senior



Doorways 2.0

Doorways/Interfaith Residence received assistance from the Trust Fund to construct a \$10 million campus in the JeffVanderLou neighborhood. The development will create 50 new mixed-income rental homes which will serve families affected by HIV/AIDS. Built to the highest standards, the development is designed to meet the growing needs of clients and their families, and includes the agency's future headquarters, and other amenities and resources that will serve the greater area.



AHC is teaming up with Habitat for Humanity and the Krantzberg Art Foundation for the development of St. Louis Art Place, Phase I. This Gravois Park development will help seven low and moderate-income artists become homeowners. The developer is partnering with Dream Builders 4 Equity, a youth-centered non-profit agency, to stabilize buildings and maintain sites. DB4E provides youth ages 16-24 with mentors, instruction, and leadership opportunities in disinvested communities. The south city project will feature 4 homes to be gut rehabbed and 3 new construction homes.

St. Louis Art Place



Preservation Square Phase I

Site preparation is underway at Preservation Square Phase I in the Near North Side. The \$27 million development in the Near North Side will create 131 mixed-income homes with supportive services. This project will transform the neighborhood by demolishing outdated structures, rehabilitating 11 buildings, and the new construction of 10 buildings.

FY 2020 PROJECTS AWARDED

Agency	Project/Program Name	Projected Number Homes/ Number Served	Type of Service	Total Amount Awarded	Serves 20% of Area Median Income?	% to 20% AMI	Amount to 20% AMI
Construction/Major Rehabilitation:							
Habitat for Humanity St. Louis	Gate Distric West Phase II	7	single family homes	\$412,120			
Habitat for Humanity St. Louis	La Saison, Phase II	5	single family homes	\$37,500			
Habitat for Humanity St. Louis	St. Louis Art Place, Phase I	7	single family homes	\$232,533			
Doorways 2.0	Doorways 2.0	50	rental homes	\$500,000			
LMAC Holdings, LLC	Webster School Senior	49	rental homes	\$500,000			
NPO Properties	Affordable Reentry Housing on Dunnica	16	rental homes	\$273,000	Yes	50%	\$136,500
TOTAL HOMES PRODUCED:		134		\$1,955,153		7%	\$136,500
Education and Training:							
Dutchtown South Community Corp.	Tenant Rights Education & Organizing Program	215	people served	\$20,000			
Starkloff Disability Institute	Universal Design Summit	300	people served	\$60,000 [#]			
St. Patrick Center	Housing Support Program	350	people served	\$100,000	Yes	100%	\$100,000
TOTAL EDUCATION/COUNSELING BENEFICIARIES:		865		\$180,000		73%	\$100,000
Education/Training & Rent/Mortgage Subsidies:							
Better Family Life, Inc.	Education/Financial Literacy Counseling & Promotion Program	81	served	\$50,000			
DeSales Community Development	“Here to Stay” Eviction Prevention Program	129	served	\$40,000	Yes	15%	\$6,000
Employment Connection	Project Homecoming Veterans	15	served	\$20,000	Yes	100%	20,000
Justine Petersen Housing & Reinvestment Corp.	Down Payment & Closing Cost Assistance Program	20	served	\$59,800			
TOTAL EDUCATION/TRAINING & RENT/MORTGAGE SUBSIDIES:		245		\$169,800		20%	\$18,000
Home Repairs:							
Harambee Youth Training Corporation	Harambee Youth Training Programs	24	home repairs	\$70,000			
Justine Petersen Housing & Reinvestment Corp.	Home Repair & Maintenance Assistance Program	10	home repairs	\$58,650			
Mission: St. Louis	Home Repair	90	home repairs	\$94,766			
Rebuilding Together - St. Louis	Critical Repairs Program	22	home repairs	\$100,000			
TOTAL HOME REPAIRS:		146		\$323,416		0%	\$0
Homeless Prevention/Shelter:							
City of St. Louis Dept. of Human Services	Biddle Housing Opportunities Center	485	served	\$209,000*	Yes	100%	\$209,000
Covenant House Missouri	Genesis Shelter Program	150	served	\$39,375	Yes	100%	\$39,375
Gateway Homeless Services, Inc. dba Gateway 180	Gateway 180 Residential Emergency Shelter	900	served	\$400,000	Yes	100%	\$400,000
Homefull	Biddle Housing Opportunities Center	485	served	\$356,142	Yes	100%	\$356,142
Institute for Community Alliances	HMIS (Homeless Management Information System Project)	5,287	served	\$86,700	Yes	100%	\$86,700
Our Lady’s Inn	Our Lady's Inn Emergency Shelter	85	served	\$30,000	Yes	100%	\$30,000
Peter & Paul Community Services, Inc.	Soulard Emergency Shelter	325	served	\$200,000	Yes	100%	\$200,000
St. Martha’s Hall	St. Martha's Hall Emergency Shelter	229	served	\$15,000	Yes	100%	\$15,000
The Women’s Safe House	Homeless Prevention for Domestic Violence Victims	95	served	\$40,000	Yes	100%	\$40,000
United Way of Greater St. Louis	STL Regional Homeless Helpline/Telephone Coordinated Entry	10,000	served	\$76,801	Yes	100%	\$76,801
TOTAL HOMELESS PREVENTION/SHELTER:		18,041		\$1,453,018		100%	\$1,453,018
Neighborhood Stabilization:							
Park Central Development Corp.	Park Central Community Resources	112	served	\$50,000			
TOTAL NEIGHBORHOOD STABILIZATION:		112		\$50,000		0%	\$0
Rent/Mortgage/Utility Subsidy:							
ArchCity Defenders	Homeless Prevention & Housing Stability Program	40	served	\$65,000	Yes	40%	\$26,000
Cardinal Ritter Senior Services	Senior Adults Find Encouragement (SAFE)	130	served	\$22,135	Yes	100%	\$22,135
City Dept. of Health/Heat UP St. Louis	City Wide Heating and Cooling Assistance	500	served	\$250,000			
Criminal Justice Ministry	Direct Service & Referral Network Phase 2	20	served	\$40,000	Yes	100%	\$40,000
Employment Connection	Project Prevention & Project Transition	45	served	\$60,000	Yes	100%	\$60,000
Guardian Angel Settlement Assoc.	Emergency Assistance Program	60	served	\$55,000	Yes	40%	\$22,000
Mission: St. Louis	Job & Leadership Training: Rental Assistance	220	served	\$40,478	Yes	100%	\$40,478
Park Central Development Corp.	Stay In Place Program	30	served	\$10,000			
Places for People, Inc.	Recovery Focused Rental Assistance	18	served	\$100,000	Yes	50%	\$50,000
St. Patrick Center	Homeless Prevention Project	140	served	\$80,000	Yes	100%	\$80,000
Urban League of Metro St. Louis	Homeless Prevention Project	74	served	\$60,000	Yes	50%	\$30,000
TOTAL RENT/MORTGAGE/UTILITY SUBSIDY:		1,277		\$782,613		47%	\$370,613
Transitional Housing:							
Almost Home, Inc.	Transitional Living Program	110	served	\$20,000	Yes	100%	\$20,000
Center for Women in Transition	Mentoring and Advocacy	50	served	\$50,000	Yes	100%	\$50,000
Community Women Against Hardship	Family Support/HomeFIRST Program	600	served	\$88,000	Yes	100%	\$88,000
Criminal Justice Ministry	Release to Rent Phase 17	50	served	\$80,000	Yes	100%	\$80,000
Criminal Justice Ministry	Let's Start Reentry Housing Phase I	80	served	\$68,000	Yes	100%	\$68,000
Gateway Housing First	Housing Stability Program	75	served	\$68,000	Yes	100%	\$68,000
Harris House Foundation	Recovery with Responsibility	40	served	\$35,000	Yes	100%	\$35,000
Haven of Grace	Residential Program	70	served	\$40,000	Yes	100%	\$40,000
Interfaith Residence (Doorways)	Doorways Jumpstart	20	served	\$30,000	Yes	100%	\$30,000
Interfaith Residence (Doorways)	Doorways Housing Program	260	served	\$252,000	Yes	100%	\$252,000
Lydia’s House, Inc.	Transitional Housing & Support Services for Victims of Domestic Violence	100	served	\$25,000	Yes	100%	\$25,000
Peter & Paul Community Services, Inc.	Benedict Joseph Labre Center	25	served	\$100,000	Yes	100%	\$100,000
St. Louis Transitional Hope House	Transitional Housing Program	100	served	\$100,000	Yes	100%	\$100,000
St. Patrick Center	Project LIVE	44	served	\$95,000	Yes	100%	\$95,000
Sisters Helping Each Other Reach a Higher Height	Joan B. Quinn Safe House	15	served	\$40,000	Yes	100%	\$40,000
TOTAL TRANSITIONAL HOUSING:		1,624		\$1,091,000	Yes	100%	\$1,091,000
Foreclosure Prevention:							
Urban League of Metro St. Louis	St. Louis Alliance	30	served	\$65,000			
TOTAL TRANSITIONAL HOUSING:		30		\$65,000	0	0%	\$0
GRAND TOTALS:		22,474		\$6,040,000		53%	\$3,177,131

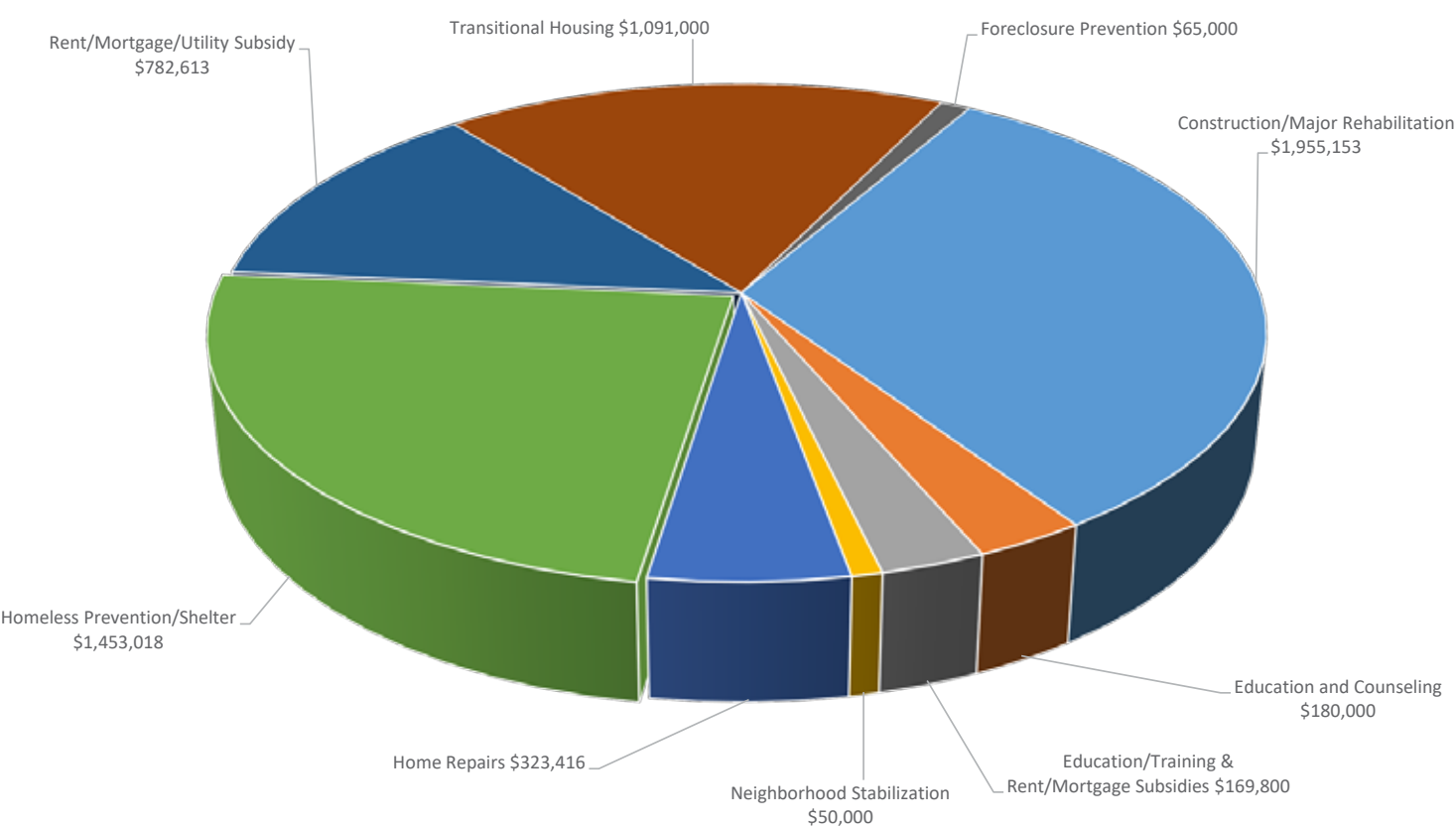
*Yearly loan payment previously awaded FY 2015
Agency will be awarded \$30,000 for Fy ‘20 and FY ‘21

2020

AFFORDABLE HOUSING COMMISSION FINANCIAL REPORT FOR FISCAL YEAR 2020 July 1, 2019 - June 30, 2020

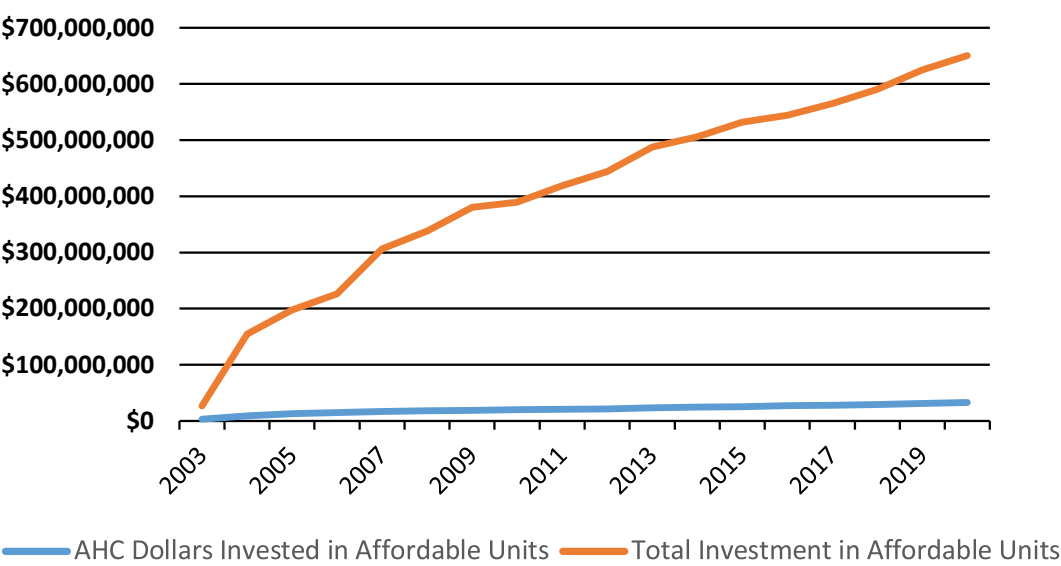
Beginning Balance 7/1/19	\$ 8,233,816.99
2020 Expenditures	\$ (4,741,868.49)
2020 Encumbrances	\$ (4,166,805.67)
2020 Commitments	\$ (4,669,497.79)
2020 Use Tax Revenue & Other Income.....	\$ 6,058,979.36
Ending Balance 6/30/20	\$ 714,624.40

FY 2020 Awards Totaling \$6,040,000



Investment In *Affordable Housing Developments*

Total Investment into Affordable Housing Construction Projects Leveraged by Trust Fund Dollars



The Trust Fund provides gap financing for affordable housing developments. This chart illustrates how the Trust Fund's cumulative investment of \$32.8 million since 2003 has attracted more than \$650,000 million outside dollars into the expansion and preservation of affordable housing in the City of St. Louis.



UNIVERSAL DESIGN

UD Homes: Functional, Accessible and In-Demand



The Affordable Housing Commission is co-sponsoring the 7th Universal Design Summit in May 2021. These photos are from the last UD Summit. Held in St. Louis since 2002, the Summit is the preeminent conference focusing on designing barrier-free communities where all people can live independent and active lives.

Shortly after the Affordable Housing Commission was created, it decided to require all new homes receiving Trust Fund dollars be Universally Designed (UD). The Commission chose to raise the standard of design to affirm the rights of people living with disabilities and to make Trust Fund-assisted homes appeal to the largest market possible. Universal Design is an approach to design that goes beyond designing for accessibility; it is the philosophy, practice and process of creating products and environments that are useable to all people, to the greatest extent possible, without the need for adaptation or specialized design.

At the time, builders, contractors, developers and others opposed the decision. They claimed Universal Design would be too complicated to design, too expensive to build, too confusing for contractors, and they believed that low and moderate-income renters and homebuyers would not be interested in living in universally designed homes.

Nearly 20 years later, the Commission's wisdom is paying off in more ways than ever envisioned. AHC-assisted homes are widely popular. By being able to accommodate people living

with a wide range of abilities regardless of age, ability, body size, posture, strength, or mobility, universally designed homes are more functional to live in, safer, more aesthetically pleasing, and they retain their value.

AHC's UD requirements are the overlay of instructions that inform architects and contractors how to build for maximum accessibility and livability. They incorporate innovative and common sense design features that take into account how people move within interior spaces. For example, AHC's Universal Design requirements limit the maximum force allowed to operate hardware fixtures like windows. The end result is that universally designed homes feature windows that require little physical effort and are easy to operate. The most basic universal design elements are a step-less entry, wider doors and halls, and a usable bathroom.

Universal design requirements consider an individual's needs when interacting with the home, such as the placement of switches and controls that are used every time we turn on a light, operate the oven, or check the temperature of a room. Universal Design requirements stipulate the minimum and maximum height and reach ranges for controls like light switches, oven dials, fuse boxes and thermostats. These common sense instructions eliminate contractor guesswork and ensure switches and controls are placed within reach range and easy to see and operate. These types of details help people utilize, access, and benefit from the entire home and all of its features.

Because the Commission invests significant funding in the construction of affordable housing, AHC rightly demands that Trust Fund-assisted homes be built to the highest level of construction. AHC expects funded homes to last a lifetime (at least 30 years), and because it is highly likely that each home will serve numerous individuals over the course of its useful life, it is not an exaggeration to say that each Trust Fund-assisted home will serve generations.

As an important tool in St. Louis' community development strategy, AHC strives to invest Trust Fund dollars in projects that expand affordable housing stock, make an impact in neighborhoods, and retain long term value. Universal Design helps achieve these goals by appealing to a broad and diverse market of renters and homebuyers. And, because of the high demand for well-designed homes, UD homes maintain their value over time. All of these factors contribute the long-term attractiveness of UD homes which strengthens neighborhood stability and increases property values.

Universal Design Summit 7 – Coming up in 2021

The Affordable Housing Commission is co-sponsoring the 2021 Universal Design Summit which will take place on May 12-14, 2021. Plans are for the Summit to be held at St. Louis University with an option for individuals to participate virtually. The theme for UDS7 is Inclusion Fusion. Its emphasis will be on the importance of collaboration between interdisciplinary teams in the design and creation of barrier-free homes, neighborhoods, public spaces, and digital communities where all people can actively and independently participate fully in life.

The UD Summit is known for bringing a wealth of architects, planners, web designers, engineers, builders, policy makers, and more, to share new concepts, designs and innovations, real-world experience and best practices in the discipline of inclusive design in both physical and digital spaces. The Summit will be presented by the Starkloff Disability Institute, which will continue to monitor health and safety guidelines put forth by the CDC and local authorities. Details regarding the conference will be communicated regularly. For more information, contact: lorberts@starkloff.org

A copy of AHC's UD Requirements can be found on the Commission's website at: www.affordablehousingcommissionstl.org.

Employment Connection Housing Programs



Employment Connection's housing programs, with generous support from the Affordable Housing Trust Fund, provide support to over two hundred homeless individuals and families per year.

Pictured here are clients Christopher and Elizabeth, receiving the keys to their new apartment back in March. Having been homeless for over four years, they are both well on the path to recovery thanks to the wraparound services, case management, and care of the Employment Connection staff. Our housing assistance helped pay their security deposit and will continue to pay the rent as long as they remain in compliance with program requirements, including ongoing case management, and counseling.

This year, Employment Connection expects to double the number of clients served by its housing programs, to over 500 families. Eligible clients receive individualized case management, assistance with applying for public benefits, access to educational and job training and placement, and other comprehensive services. For more information on EC's services please call (314) 333-5627 or visit us at www.employmentstl.org.

employment connection

ONGOING EFFORTS OF OTHER CITY DEPARTMENTS

Healthy Home Repair Program



As part of ongoing efforts to provide affordable housing to low and moderate income homeowners, the Healthy Home Repair Program continues to play a key role. The Healthy Home Repair Program seeks to improve the quality of owner-occupied housing by providing a coordinated approach to addressing health and safety issues in the home. As such, all scopes of work are driven by building and code compliance and lead hazard reduction, with the end result of a code-compliant and lead-safe home. The variety of funding sources in the Healthy Home Repair Program, which include CDBG, HOME, Affordable Housing Trust Funds, HUD Lead Grants, Federal Home Loan Bank, and special purpose funds via the non-profits that administer the program, enable the program to address critical housing needs of each property repaired. The repairs that are made in the program can often translate into improving the affordability of the housing unit, as quite often windows are replaced and other energy saving repairs such as replacement of heating and cooling systems are completed which in turn lower utility bills.

In addition, the program provides for priority repairs of an urgent need that can be addressed in a more expeditious manner. Examples of priority repairs include replacing a furnace during cold weather, broken water line, collapsed sewer lines, addressing electrical hazards, and replacing leaking roofs.

Program accomplishments for the Healthy Home Repair Program include the following:

178 loans closed for low/moderate income homeowners

- \$1,367,585 committed in CDBG funds
- \$211,143 committed in HOME funds
- \$101,360 committed in HUD Lead Grant Funds
- \$80,507 committed in Building Division Lead Remediation Funds
- \$1,760,595 committed in all funding sources



Community Development Administration

The Community Development Administration (CDA) applies for, distributes and monitors Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Neighborhood Stabilization (NSP) funds made available through the U.S. Department of Housing and Urban Development. The funds are used to produce housing for low and moderate income people. CDA assisted in the production of 89 housing units. Of these, 73 were rehabilitation and 16 were new construction.



The mission of Gateway Housing First is to provide and expand access to safe, quality, affordable, supported housing for individuals and families with a wide range on disabilities, complex disorders and complicated life situations who need supports to secure and maintain housing. Since 2015, GHF has grown its housing inventory to include 210 housing units within 11 unique permanent supported housing communities across St. Louis City and County.

GHF initially envisioned itself as a mission-driven developer and owner of specialized permanent supported housing able to leverage diverse, existing community partnerships for service provision. This is primarily who we are: experts in the development and operations of permanent supported housing seeking to fill dramatic unmet housing needs throughout the St. Louis region.

That said, our commitment to prioritizing our neighbors who are unhoused and have the most barriers to housing, as typically demonstrated by prolonged or repeated episodes of homelessness, very low-income or no income, and more than one disability and/or serious health condition, has required significant investment in direct GHF-provided case management and support services to ensure housing success.

More than half of those served by GHF housing programs were not receiving case management or other support services when initially connected with GHF. In some cases, those GHF serves are unable to independently navigate the system to successfully enroll in desired support services. For others, the symptoms of their disabilities prevent them from trusting or otherwise engaging with traditional service providers. Such personal circumstances, coupled with the reality that our community's many outstanding social services organizations, public health agencies, emergency shelters and affordable housing providers are operating at or beyond capacity, cause prolonged homelessness and lost engagement opportunities, particularly for those most in need. GHF seeks to fill those gaps. Grant support from the St. Louis City Affordable Trust Fund has made it possible for us to do so.

Since March, when stay-at-home orders went into effect and essential resources and supports became harder for our tenants and clients to access and for our staff and partners to deliver, AHTF support has proven all the more critical to the effective execution of our mission as we do all we can to support our community-wide COVID-19 response efforts. In addition to providing individualize case management supports to over 30 households enrolled in AHTF funded services, as few examples of GHF's COVID-19 responsive program enhancements include:

- Securing cell phones and cell phone minutes for tenants to make sure no one was cut off from us or their other support systems.
- Doing no contact door drops with groceries, cleaning and personal hygiene supplies, masks and other essentials, so tenants who needed to avoid the stores and food pantries were able to.
- Partnering with Kipp St Louis and Fair Share Farmers Market to stock our families with the added and nutritious foods they needed, given kids were home 24/7 for months and some still are.
- Connecting families with the free and affordable internet access needed for virtual learning, telehealth services, facetime with family and friends and community health news.

Above all, we strive to keep our most vulnerable and at-risk disabled neighbors safe, well, and housed, because now more than ever, housing is healthcare. 100% of the more than 300 households receiving direct housing supports through GHF throughout 2020, remain stably housed. And we remain ever focused on doing all we can to get our unhoused neighbors managing serious disabilities and chronic health conditions, into housing as quickly as possible. Since March, GHF has ended the homeless circumstances for 40 households needing permanent supported housing, welcoming 10 new households into GHF owned housing and assisting 30 households secure housing with third party landlords, as well as the long-term rental assistance they need to afford it ongoing.



Pictured above: GHF provides housing supports to approximately 450 individuals including nearly 90 children, annually. This includes families like Chelsea's, who have lived at Nathaniel Rivers Place Apartments since it opened in the Spring 2018.



Lead Safe St. Louis

The Building Division's Lead Inspection Department conducted 240 lead hazard evaluations throughout the City. In addition, the Building Division under the Healthy Home Repair Program conducted 69 lead hazard risk assessments. Through various City-funded initiatives, 136 housing units were remediated and cleared of lead hazards. Several funding sources, including the City HUD Lead Grant and the Building Division Lead Remediation Fund were used to accomplish the remediation of these units. These activities have all taken place at a time when the federal funding available to combat lead poisoning has been significantly reduced, yet the City continues to prioritize and address these issues in order to protect the children living in the City.

“To promote City living and neighborhood stabilization through the preservation and production of affordable, accessible housing and support services that enhance the quality of life for those in need.”

MISSION STATEMENT



The annual Heat-Up/Ameren Winterizing Forum attracts City and County residents. However, 60% of those attending are from the City of St. Louis. They are seniors, the disabled, the working poor to moderate income people, struggling with utility affordability. Clients do call our hotline and 85% of City residents use our Heatupstlouis.org secured website.



April Ford Griffin, Executive Director of AHC presents an annual grant in the amount of \$250,000 to Heat-Up St. Louis, Inc.'s executive board member and Olympic Gold athlete Jackie Joyner Kersee, at the annual Hardee's Rise and Shine for Heat benefit.



Heat-Up St. Louis & AHC Committed to City Neighbors Without Utilities

“Our family of six had recently purchased an affordable house in North City. My husband, Andy, got laid-off, and hasn’t found a good paying job yet. So, we fell behind on our household bills.” This appeal for utility assistance came over a smartphone to our Heatupstlouis.org heavily travelled website. We provided the max of \$600 using the Affordable Housing Trust fund. We leveraged that grant with a \$450 special Ameren Crisis/Heat-Up grant. This kept the family from defaulting on their mortgage.

We received a call from our senior and physically disabled hotline at our new HQ located at 1520 Market Street. The senior called us at 314-241-0001 in desperate need of \$550 to pay her Spire heating bill. We learned she had heaters all over the tiny home where she and three grandchildren were staying. She was not only in trouble with her gas bill, but with heaters and no winterization, her Ameren bill was also being hiked. We paid her \$550 energy bill and had the Fire Department put smoke detectors in her home.

This is just a microcosm of the types of City residents we help daily. As part of those efforts and funds from the Affordable Housing Trust fund, we have outreach programs where we do mini-classes and pre-register the clients in partnership with the likes of the Urban League, St. Vincent DePaul, Peoples and the Salvation Army, as well as Heatupstlouis.org.

For several years, we have used the Lemay Pavilion in the Jefferson Barracks park as a venue to hold our annual fall winterizing utility forums. This gives those city residents under financial pressure a chance to get relief from the summer electric bills, and in some cases, helps pay down their previous winter heating bills.

The 8th annual Heatupstlouis.org/Ameren Winterizing forum took place in October, as it does every year. City clients are pre-registered. They attend a mini-class co-hosted by the Missouri Public Service Commission, which regulates Missouri utilities. The class begins with “Do You Know Your Rights?” Ameren Missouri, Spire Energy, the City of St. Louis Health Department; and the St. Louis Fire Department provide helpful information.

Ameren teaches energy efficiency and offers weatherization tips, as well as distribute LED light bulbs; and an area bank provides information on financial literacy. At the end of these 35-minute rotating classes, the heads-of-households each receive a pledge on their utility accounts, funded by Ameren Missouri, Spire Energy and, of course, Heatupstlouis.org, often using Affordable Housing funds on higher bills through “bundling” various funds together.

The funding from the St. Louis City Affordable Housing Trust fund is critical for individuals and families choosing between heating and eating and trying to avoid making bad decisions in using heaters as primary heating sources instead of what they were meant for – supplementary heating.

We also worked with Ameren and helped distribute 1,000 energy-efficient air conditioners throughout Missouri, including in the City of St. Louis, using some of our AHTF clients. Being without cooling or heating is a regional health and safety hazard.

Each year, April Ford Griffin, executive director of the Affordable Housing Commission, is invited to make a funding presentation, live and on location, to Heat-Up St. Louis officials at the annual Hardee’s Rise and Shine for Heat benefit. Forthcoming in 2020, Heat-Up/Cool Down St. Louis will celebrate its 20th anniversary, now covering 40 Missouri and Illinois counties and the City of St. Louis. Without AHTF funds we would not be able to stretch our utility grants.

During the 2019/20 winter heating and summer cooling time span, we were proud to partner with the Affordable Housing Commission’s efforts in social engagement. We were also proud to advocate and educate the public and City neighbors, which include the working poor and moderate-income individuals and families.